

2002 Long-Term Care Rate Guide
Premium Rate Increase History Section
Individual Policy Forms

Company	Policy Form	Policy Type	Policy Category	Date Policy Form Sold	Date Acquired	Company from which Policy Form was Acquired	Sold in CA	Sold In Other States	Rate Increase Requested (in percentage)	Rate Increase Approved (in percentage)	Date Premium Rate Increase Approved	1st Date Increase Was Issued to a Policyholder
Medico Life Insurance Company	440	Individual	NFR NTQ	01/31/97				CO	20.00%	15.00%	06/14/02	09/01/02
Medico Life Insurance Company	441	Individual	NFR NTQ	01/31/97				CO	20.00%	15.00%	06/14/02	09/01/02
Medico Life Insurance Company	583	Individual	NFR NTQ	02/14/90				GA	20.00%	5.00%	12/28/01	03/01/02
Medico Life Insurance Company	585	Individual	NFR NTQ	11/06/91				WI	20.00%	20.00%	08/13/01	11/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	01/21/92				AR	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	691	Individual	NFR NTQ	10/28/91				CO	20.00%	15.00%	06/14/02	09/01/02
Medico Life Insurance Company	691	Individual	NFR NTQ	02/18/92				GA	20.00%	5.00%	12/28/01	03/01/02
Medico Life Insurance Company	691	Individual	NFR NTQ	12/27/91				IN	20.00%	20.00%	02/18/02	05/01/02
Medico Life Insurance Company	691	Individual	NFR NTQ	12/06/91				KS	20.00%	20.00%	02/05/02	04/01/02
Medico Life Insurance Company	691	Individual	NFR NTQ	08/13/91				KY	20.00%	20.00%	10/16/01	02/01/02
Medico Life Insurance Company	691	Individual	NFR TQ	03/10/92				ME	20.00%	20.00%	12/31/01	03/01/02
Medico Life Insurance Company	691	Individual	NFR NTQ	09/20/91				MO	20.00%	20.00%	02/15/02	05/01/02
Medico Life Insurance Company	691	Individual	NFR NTQ	10/23/91				ND	20.00%	10.00%	03/19/02	06/01/02
Medico Life Insurance Company	691	Individual	NFR NTQ	08/14/91				NV	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	691	Individual	NFR NTQ	06/11/92				TX	20.00%	20.00%	01/31/02	05/01/02
Medico Life Insurance Company	691	Individual	NFR NTQ	11/08/91				UT	20.00%	20.00%	06/27/02	09/01/02
Medico Life Insurance Company	691	Individual	NFR NTQ	09/06/91				WV	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	692	Individual	NFR NTQ	12/21/92				AR	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	692	Individual	NFR NTQ	09/29/92				CO	20.00%	15.00%	06/14/02	09/01/02
Medico Life Insurance Company	692	Individual	NFR NTQ	02/01/94				GA	20.00%	5.00%	12/28/01	03/01/02
Medico Life Insurance Company	692	Individual	NFR NTQ	06/14/93				IN	20.00%	20.00%	02/18/02	05/01/02
Medico Life Insurance Company	692	Individual	NFR NTQ	12/22/92				KS	20.00%	20.00%	02/05/02	04/01/02
Medico Life Insurance Company	692	Individual	NFR NTQ	10/23/92				KY	20.00%	20.00%	10/16/01	02/01/02
Medico Life Insurance Company	692	Individual	NFR NTQ	04/22/93				MN	20.00%	20.00%	09/28/01	12/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	09/30/92				MO	20.00%	20.00%	02/15/02	05/01/02
Medico Life Insurance Company	692	Individual	NFR NTQ	07/07/94				NC	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	692	Individual	NFR NTQ	10/27/92				ND	20.00%	10.00%	03/19/02	06/01/02
Medico Life Insurance Company	692	Individual	NFR NTQ	04/23/93				NH	20.00%	20.00%	12/19/01	03/01/02
Medico Life Insurance Company	692	Individual	NFR NTQ	02/25/93				NV	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	692	Individual	NFR NTQ	09/16/92				TX	20.00%	20.00%	01/31/02	05/01/02
Medico Life Insurance Company	692	Individual	NFR NTQ	11/09/92				UT	20.00%	20.00%	06/27/02	09/01/02
Medico Life Insurance Company	692	Individual	NFR NTQ	11/13/92				VA	20.00%	N/A	06/15/01	N/A

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
N/A - Not Available by the company.

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Individual Policies

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Individual Policy Forms

Company	Policy Form	Policy Type	Policy Category	Date Policy Form Sold	Date Acquired	Company from which Policy Form was Acquired	Sold in CA	Sold In Other States	Rate Increase Requested (in percentage)	Rate Increase Approved (in percentage)	Date Premium Rate Increase Approved	1st Date Increase Was Issued to a Policyholder
Medico Life Insurance Company	692	Individual	NFR NTQ	10/10/92				WV	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	693	Individual	NFR NTQ	11/22/94			CA	CA	20.00%	20.00%	10/24/01	01/01/02
Medico Life Insurance Company	694	Individual	NFR NTQ	05/07/96				AR	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	694	Individual	NFR NTQ	06/18/96				CO	20.00%	15.00%	06/14/02	09/01/02
Medico Life Insurance Company	694	Individual	NFR NTQ	09/05/96				GA	20.00%	5.00%	12/28/01	03/01/02
Medico Life Insurance Company	694	Individual	NFR NTQ	06/04/96				ID	20.00%	0.00%	06/15/01	N/A
Medico Life Insurance Company	694	Individual	NFR NTQ	07/06/96				IN	20.00%	20.00%	02/18/02	05/01/02
Medico Life Insurance Company	694	Individual	NFR NTQ	04/15/99				KS	20.00%	20.00%	02/05/02	04/01/02
Medico Life Insurance Company	694	Individual	NFR NTQ	03/05/96				KY	20.00%	20.00%	10/16/01	02/01/02
Medico Life Insurance Company	694	Individual	NFR NTQ	03/15/96				MO	20.00%	20.00%	02/15/02	05/01/02
Medico Life Insurance Company	694	Individual	NFR NTQ	06/17/96				NC	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	694	Individual	NFR NTQ	10/07/96				ND	20.00%	10.00%	03/19/02	06/01/02
Medico Life Insurance Company	694	Individual	NFR NTQ	08/09/96				NH	20.00%	20.00%	12/19/01	03/01/02
Medico Life Insurance Company	694	Individual	NFR NTQ	03/05/96				NV	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	694	Individual	NFR NTQ	04/15/00				TX	20.00%	20.00%	01/31/02	05/01/02
Medico Life Insurance Company	694	Individual	NFR NTQ	11/13/96				UT	20.00%	20.00%	06/27/02	09/01/02
Medico Life Insurance Company	694	Individual	NFR NTQ	05/03/96				VA	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	694	Individual	NFR NTQ	04/09/96				WV	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	02/15/01				AR	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	02/15/00				AZ	20.00%	20.00%	08/13/01	10/01/01
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	09/15/99				CO	20.00%	15.00%	06/14/02	09/01/02
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	03/15/00				GA	20.00%	5.00%	12/28/01	03/01/02
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	09/15/99				IA	20.00%	20.00%	07/05/01	10/01/01
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	05/15/00				ID	20.00%	0.00%	06/15/01	N/A
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	08/01/00				IL	20.00%	20.00%	07/24/01	10/01/01
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	12/01/99				IN	20.00%	20.00%	02/18/02	05/01/02
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	04/01/00				KS	20.00%	20.00%	02/05/02	04/01/02
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	06/15/00				LA	20.00%	20.00%	08/24/01	10/01/01
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	08/15/99				MO	20.00%	20.00%	02/15/02	05/01/02
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	03/15/00				MS	20.00%	20.00%	08/22/01	10/01/01
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	12/01/99				MT	20.00%	20.00%	07/02/01	10/01/01
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	10/01/99				NC	20.00%	N/A	06/15/01	N/A

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Company	Policy Form	Policy Type	Policy Category	Date Policy Form Sold	Date Acquired	Company from which Policy Form was Acquired	Sold in CA	Sold In Other States	Rate Increase Requested (in percentage)	Rate Increase Approved (in percentage)	Date Premium Rate Increase Approved	1st Date Increase Was Issued to a Policyholder
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	05/15/00				ND	20.00%	10.00%	03/19/02	06/01/02
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	06/01/99				NE	20.00%	20.00%	06/28/01	10/01/01
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	01/01/00				NV	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	11/01/99				OH	20.00%	20.00%	08/07/01	10/01/01
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	12/01/99				OK	20.00%	15.00%	09/24/01	12/01/01
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	09/01/00				SC	20.00%	20.00%	09/27/01	12/01/01
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	08/15/99				SD	20.00%	20.00%	07/18/01	10/01/01
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	04/01/00				TN	20.00%	20.00%	08/10/01	10/01/01
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	03/15/00				TX	20.00%	20.00%	01/31/02	05/01/02
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	06/01/00				UT	20.00%	20.00%	06/27/02	09/01/02
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	12/01/00				WI	20.00%	20.00%	08/13/01	10/01/01
Medico Life Insurance Company	698	Individual	NFR TQ & NTQ	04/01/00				WV	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	698	Individual	NFR TQ	12/15/99				WY	20.00%	20.00%	08/07/01	10/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/10/87				AR	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	3358	Individual	NFR NTQ	03/15/88			CA	CA	0% - 40%	0.00%	01/14/92	N/A
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/29/88				CO	20.00%	15.00%	06/14/02	09/01/02
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/15/88				FL	0% - 40%	0.00%	11/27/91	N/A
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/20/88				GA	20.00%	5.00%	12/28/01	03/01/02
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/23/87				ID	20.00%	0.00%	06/15/01	N/A
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/14/88				IL	0% - 40%	0.00%	12/20/91	N/A
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/07/87				IN	0% - 40%	0.00%	03/06/92	N/A
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/07/87				IN	15.00%	0.00%	01/09/95	N/A
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/07/87				IN	20.00%	20.00%	02/18/02	05/01/02
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/16/87				KS	20.00%	20.00%	02/05/02	04/01/02
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/09/87				KY	20.00%	20.00%	10/16/01	02/01/02
Medico Life Insurance Company	3358	Individual	NFR TQ	10/19/89				ME	20.00%	20.00%	12/31/01	03/01/02
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/25/87				MO	20.00%	20.00%	02/15/02	05/01/02
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/24/87				ND	20.00%	10.00%	03/19/02	06/01/02
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/07/88				NH	20.00%	20.00%	12/19/01	03/01/02
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/09/87				NV	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/03/87				OH	0% - 40%	0.00%	11/05/91	N/A
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/26/88				OR	0% - 40%	0.00%	01/29/92	N/A

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Medico Life Insurance Company	3358	Individual	NFR NTQ	12/30/87				PA	0% - 40%	0.00%	04/16/92	N/A
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/03/89				RI	0% - 40%	0.00%	12/26/91	N/A
Medico Life Insurance Company	3358	Individual	NFR NTQ	02/08/88				TX	20.00%	20.00%	01/31/02	05/01/02
Medico Life Insurance Company	3358	Individual	NFR NTQ	02/02/88				UT	20.00%	20.00%	06/27/02	09/01/02
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/11/88				VA	0% - 40%	0.00%	10/22/91	N/A
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/11/88				VA	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/30/87				VT	0% - 40%	0.00%	10/15/91	N/A
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/17/87				WV	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/16/87				AK	0% - 40%	0% - 40%	10/21/91	12/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/17/87				AK	20.00%	20.00%	08/23/01	11/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/11/87				AL	0% - 40%	0% - 40%	10/17/91	12/01/91
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/11/87				AL	20.00%	20.00%	02/16/98	07/01/98
Medico Life Insurance Company	3358	Individual	NFR NTQ	02/03/89				AL	20.00%	20.00%	08/07/01	11/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/10/87				AR	0% - 40%	0% - 40%	12/04/91	02/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/23/87				AZ	0% - 40%	0% - 40%	11/12/91	01/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/23/87				AZ	20.00%	20.00%	08/13/01	11/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	03/15/88			CA	CA	20.00%	20.00%	10/24/01	01/01/02
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/29/88				CO	0% - 40%	0% - 40%	12/23/91	05/01/98
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/29/88				CO	20.00%	20.00%	02/12/98	05/01/98
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/07/88				DC	0% - 40%	0% - 40%	01/30/92	04/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/30/87				DE	0% - 40%	0% - 40%	11/18/91	01/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/30/87				DE	20.00%	20.00%	09/13/01	12/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/20/88				GA	0% - 40%	0% - 40%	10/21/91	12/01/91
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/27/88				HI	0% - 40%	0% - 40%	10/28/91	12/01/91
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/27/88				HI	15.00%	15.00%	09/28/94	03/01/95
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/27/88				HI	20.00%	20.00%	08/21/01	11/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/16/87				IA	0% - 40%	0% - 40%	02/05/92	04/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/16/87				IA	15.00%	15.00%	10/24/94	03/01/95
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/16/87				IA	20.00%	20.00%	01/06/98	05/01/98
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/16/87				IA	20.00%	20.00%	07/05/01	11/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/23/87				ID	0% - 40%	0% - 40%	03/19/92	05/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/14/88				IL	15.00%	15.00%	09/29/94	03/01/95

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Medico Life Insurance Company	3358	Individual	NFR NTQ	12/07/87				IN	20.00%	20.00%	01/25/98	05/01/98
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/16/87				KS	0% - 40%	0% - 40%	12/20/91	02/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/16/87				KS	15.00%	15.00%	11/16/94	03/01/95
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/16/87				KS	10.00%	10.00%	04/15/98	07/01/98
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/09/87				KY	0% - 40%	0% - 40%	10/22/91	0% - 30%
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/09/87				KY	6.00%	6.00%	03/27/98	07/01/98
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/19/87				LA	0% - 40%	0% - 40%	10/14/91	12/01/91
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/19/87				LA	20.00%	20.00%	08/24/01	11/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/14/87				MI	0% - 40%	0% - 40%	03/27/92	11/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/14/87				MI	20.00%	20.00%	09/01/01	12/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/16/89				MI	20.00%	20.00%	09/01/01	12/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/25/87				MO	0% - 40%	0% - 40%	10/16/91	12/01/91
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/25/87				MO	15.00%	15.00%	09/28/94	03/01/95
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/25/87				MO	20.00%	20.00%	01/15/98	05/01/98
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/13/87				MS	0% - 40%	0% - 40%	10/14/91	12/01/91
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/13/87				MS	15.00%	15.00%	10/06/94	03/01/95
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/13/87				MS	20.00%	20.00%	08/22/01	11/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/13/87				MT	0% - 40%	0% - 40%	12/03/91	02/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/13/87				MT	15.00%	15.00%	09/29/94	03/01/95
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/13/87				MT	20.00%	20.00%	02/05/98	05/01/98
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/13/87				MT	20.00%	20.00%	07/02/01	11/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/24/87				ND	0% - 40%	0% - 40%	10/24/91	12/01/91
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/24/87				ND	15.00%	15.00%	12/30/94	07/01/95
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/24/87				ND	10.00%	10.00%	03/04/98	06/01/98
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/03/87				NE	0% - 40%	0% - 40%	08/09/91	10/01/91
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/03/87				NE	15.00%	15.00%	08/30/94	03/01/95
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/03/87				NE	20.00%	20.00%	12/23/97	05/01/98
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/03/87				NE	20.00%	20.00%	06/28/01	11/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/07/88				NH	0% - 40%	0% - 40%	03/26/92	06/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/04/88				NM	0% - 40%	0% - 40%	11/20/91	01/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/04/88				NM	10.00%	10.00%	04/14/98	07/01/98

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
N/A - Not Available by the company.

2002 Long-Term Care Rate Guide
Premium Rate Increase History Section
Individual Policy Forms

Company	Policy Form	Policy Type	Policy Category	Date Policy Form Sold	Date Acquired	Company from which Policy Form was Acquired	Sold in CA	Sold In Other States	Rate Increase Requested (in percentage)	Rate Increase Approved (in percentage)	Date Premium Rate Increase Approved	1st Date Increase Was Issued to a Policyholder
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/04/88				NM	20.00%	20.00%	08/21/01	11/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/09/87				NV	0% - 40%	0% - 40%	12/03/91	03/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/09/87				NV	15.00%	15.00%	11/30/94	03/01/95
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/09/87				NV	20.00%	20.00%	02/03/98	06/01/98
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/03/87				OH	15.00%	15.00%	10/18/94	03/01/95
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/03/87				OH	20.00%	20.00%	08/07/01	11/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/11/88				OK	0% - 40%	0% - 40%	11/27/91	01/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/11/88				OK	20.00%	15.00%	09/24/01	12/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	01/26/88				OR	20.00%	20.00%	07/18/01	11/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	03/21/88				SC	0% - 40%	0% - 40%	09/15/92	11/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	03/21/88				SC	20.00%	20.00%	03/04/98	07/01/98
Medico Life Insurance Company	3358	Individual	NFR NTQ	03/21/88				SC	20.00%	20.00%	09/27/01	12/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/14/87				SD	0% - 40%	0% - 40%	02/28/92	05/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/14/87				SD	15.00%	15.00%	10/18/94	03/01/95
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/14/87				SD	20.00%	20.00%	07/18/01	11/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/10/87				TN	0% - 40%	0% - 40%	05/11/92	07/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/10/87				TN	20.00%	20.00%	08/10/01	11/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	02/08/88				TX	0% - 40%	0% - 40%	03/25/92	06/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	02/08/88				TX	20.00%	20.00%	03/12/98	07/01/98
Medico Life Insurance Company	3358	Individual	NFR NTQ	02/02/88				UT	0% - 40%	0% - 40%	11/01/91	01/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	02/02/88				UT	15.00%	15.00%	10/05/94	03/01/95
Medico Life Insurance Company	3358	Individual	NFR NTQ	03/10/88				WA	0% - 40%	0% - 40%	03/23/92	05/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	03/10/88				WA	20.00%	20.00%	07/02/01	11/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	03/10/88				WA	20.00%	20.00%	07/02/01	11/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	04/22/88				WI	0% - 40%	0% - 40%	10/17/91	01/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	04/22/88				WI	15.00%	15.00%	09/26/94	03/01/95
Medico Life Insurance Company	3358	Individual	NFR NTQ	04/22/88				WI	20.00%	20.00%	08/13/01	11/01/01
Medico Life Insurance Company	3358	Individual	NFR NTQ	11/17/87				WV	0% - 40%	0% - 40%	02/03/92	04/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/15/87				WY	0% - 40%	0% - 40%	12/16/91	02/01/92
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/15/87				WY	20.00%	20.00%	01/12/98	05/01/98
Medico Life Insurance Company	3358	Individual	NFR NTQ	12/15/87				WY	20.00%	20.00%	08/07/01	11/01/01
Medico Life Insurance Company	580A	Individual	NFR NTQ	02/04/88				MN	0% - 30%	0% - 30%	11/26/91	02/01/92

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
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Prem. Rate Increase History
Individual Policies

2002 Long-Term Care Rate Guide
Premium Rate Increase History Section
Individual Policy Forms

Company	Policy Form	Policy Type	Policy Category	Date Policy Form Sold	Date Acquired	Company from which Policy Form was Acquired	Sold in CA	Sold In Other States	Rate Increase Requested (in percentage)	Rate Increase Approved (in percentage)	Date Premium Rate Increase Approved	1st Date Increase Was Issued to a Policyholder
Medico Life Insurance Company	580A	Individual	NFR NTQ	02/04/88				MN	30.00%	30.00%	03/29/94	06/01/94
Medico Life Insurance Company	580A	Individual	NFR NTQ	02/04/88				MN	30.00%	30.00%	12/26/97	04/01/98
Medico Life Insurance Company	580A	Individual	NFR NTQ	02/04/88				MN	20.00%	20.00%	09/28/01	12/01/01
Medico Life Insurance Company	580B	Individual	NFR NTQ	02/04/88				MN	0% - 30%	0% - 30%	11/26/91	02/01/92
Medico Life Insurance Company	580B	Individual	NFR NTQ	02/04/88				MN	25.00%	25.00%	03/29/94	06/01/94
Medico Life Insurance Company	580B	Individual	NFR NTQ	02/04/88				MN	15.00%	15.00%	12/26/97	04/01/98
Medico Life Insurance Company	580B	Individual	NFR NTQ	02/04/88				MN	20.00%	20.00%	09/28/01	12/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	09/05/91				AL	20.00%	20.00%	08/07/01	11/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	08/26/91				AZ	20.00%	20.00%	08/13/01	11/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	01/27/92			CA	CA	20.00%	20.00%	10/24/01	01/01/02
Medico Life Insurance Company	691	Individual	NFR NTQ	09/13/91				HI	20.00%	20.00%	08/21/01	11/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	10/01/91				IA	20.00%	20.00%	07/05/01	11/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	08/14/91				IL	20.00%	20.00%	07/24/01	11/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	08/21/91				MI	20.00%	20.00%	09/01/01	12/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	08/13/91				MS	20.00%	20.00%	08/22/01	11/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	07/16/91				NE	20.00%	20.00%	06/28/01	11/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	09/18/91				NM	20.00%	20.00%	08/21/01	11/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	08/22/91				OH	20.00%	20.00%	08/07/01	11/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	09/10/91				OK	20.00%	15.00%	09/24/01	12/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	11/07/91				PA	20.00%	20.00%	09/14/01	12/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	03/19/92				SC	20.00%	20.00%	09/27/01	12/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	03/19/92				SD	20.00%	20.00%	07/18/01	11/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	12/17/91				TN	20.00%	20.00%	08/10/01	11/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	07/08/92				WA	20.00%	20.00%	07/02/01	11/01/01
Medico Life Insurance Company	691	Individual	NFR NTQ	06/27/91				WI	20.00%	20.00%	08/13/01	11/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	10/12/92				AK	20.00%	20.00%	08/23/01	11/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	10/07/92				AL	20.00%	20.00%	08/07/01	11/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	05/27/93				AZ	20.00%	20.00%	08/13/01	11/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	04/13/93			CA	CA	20.00%	20.00%	10/24/01	01/01/02
Medico Life Insurance Company	692	Individual	NFR NTQ	12/23/92				IA	20.00%	20.00%	07/05/01	11/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	09/21/92				IL	20.00%	20.00%	07/24/01	11/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	09/17/92				MI	20.00%	20.00%	09/01/01	12/01/01

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N/A - Not Available by the company.

Prem. Rate Increase History
Individual Policies

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Individual Policy Forms

Company	Policy Form	Policy Type	Policy Category	Date Policy Form Sold	Date Acquired	Company from which Policy Form was Acquired	Sold in CA	Sold In Other States	Rate Increase Requested (in percentage)	Rate Increase Approved (in percentage)	Date Premium Rate Increase Approved	1st Date Increase Was Issued to a Policyholder
Medico Life Insurance Company	692	Individual	NFR NTQ	10/27/92				MS	20.00%	20.00%	08/22/01	11/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	10/19/92				MT	20.00%	20.00%	07/02/01	11/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	08/28/92				NE	20.00%	20.00%	06/28/01	11/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	10/19/92				NM	20.00%	20.00%	08/21/01	11/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	09/24/92				OH	20.00%	20.00%	08/07/01	11/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	04/20/93				OR	20.00%	20.00%	07/18/01	11/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	01/06/93				PA	20.00%	20.00%	09/14/01	12/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	11/24/92				SD	20.00%	20.00%	07/18/01	11/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	10/08/92				TN	20.00%	20.00%	08/10/01	11/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	04/29/93				WA	20.00%	20.00%	07/02/01	11/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	06/01/95				WA	20.00%	20.00%	07/02/01	11/01/01
Medico Life Insurance Company	692	Individual	NFR NTQ	03/01/93				WI	20.00%	20.00%	08/13/01	11/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	03/14/96				AK	20.00%	20.00%	08/23/01	10/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	04/22/96				AZ	20.00%	20.00%	08/13/01	10/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	07/30/96				DE	20.00%	20.00%	09/13/01	12/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	03/20/96				HI	20.00%	20.00%	08/21/01	10/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	04/03/96				IA	20.00%	20.00%	07/05/01	10/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	03/19/96				IL	20.00%	20.00%	07/24/01	10/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	08/09/96				LA	20.00%	20.00%	08/24/01	10/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	07/05/96				MI	20.00%	20.00%	09/01/01	12/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	08/13/96				MN	20.00%	20.00%	09/28/01	12/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	03/07/96				MS	20.00%	20.00%	08/22/01	10/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	04/25/96				MT	20.00%	20.00%	07/02/01	10/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	02/21/96				NE	20.00%	20.00%	06/28/01	10/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	05/07/96				NM	20.00%	20.00%	08/21/01	10/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	03/12/96				OH	20.00%	20.00%	08/07/01	10/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	03/20/96				OK	20.00%	15.00%	09/24/01	12/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	04/30/96				OR	20.00%	20.00%	07/18/01	10/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	07/19/96				PA	20.00%	20.00%	09/14/01	12/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	07/26/96				SD	20.00%	20.00%	07/18/01	10/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	02/29/96				TN	20.00%	20.00%	08/10/01	10/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	05/21/97				WA	20.00%	20.00%	07/02/01	10/01/01

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
N/A - Not Available by the company.

Prem. Rate Increase History
Individual Policies

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Premium Rate Increase History Section
Individual Policy Forms

Company	Policy Form	Policy Type	Policy Category	Date Policy Form Sold	Date Acquired	Company from which Policy Form was Acquired	Sold in CA	Sold In Other States	Rate Increase Requested (in percentage)	Rate Increase Approved (in percentage)	Date Premium Rate Increase Approved	1st Date Increase Was Issued to a Policyholder
Medico Life Insurance Company	694	Individual	NFR NTQ	08/29/96				WI	20.00%	20.00%	08/13/01	10/01/01
Medico Life Insurance Company	694	Individual	NFR NTQ	02/27/96				WY	20.00%	20.00%	08/07/01	10/01/01
Medico Life Insurance Company	694G	Individual	NFR NTQ	08/08/97				IA	20.00%	20.00%	07/05/01	10/01/01
Medico Life Insurance Company	694G	Individual	NFR NTQ	08/17/98				IA	20.00%	20.00%	07/05/01	10/01/01
Medico Life Insurance Company	694G	Individual	NFR NTQ	11/18/98				MN	20.00%	20.00%	09/28/01	12/01/01
Medico Life Insurance Company	694G	Individual	NFR NTQ	08/27/98				MT	20.00%	20.00%	07/02/01	10/01/01
Medico Life Insurance Company	694G	Individual	NFR NTQ	07/31/97				NE	20.00%	20.00%	06/28/01	10/01/01
Medico Life Insurance Company	694G	Individual	NFR NTQ	08/12/98				NE	20.00%	20.00%	06/28/01	10/01/01
Medico Life Insurance Company	694G	Individual	NFR NTQ	07/30/97				SD	20.00%	20.00%	07/18/01	10/01/01
Medico Life Insurance Company	694G	Individual	NFR NTQ	08/24/98				WY	20.00%	20.00%	08/07/01	10/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	03/19/98				AZ	20.00%	20.00%	08/13/01	10/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	03/23/98				CO	20.00%	15.00%	06/14/02	09/01/02
Medico Life Insurance Company	694TQ	Individual	NFR TQ	05/06/98				DE	20.00%	20.00%	09/13/01	12/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	06/15/98				GA	20.00%	5.00%	12/28/01	03/01/02
Medico Life Insurance Company	694TQ	Individual	NFR TQ	01/28/98				HI	20.00%	20.00%	08/21/01	10/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	05/19/98				IA	20.00%	20.00%	07/05/01	10/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	03/25/98				ID	20.00%	0.00%	06/15/01	N/A
Medico Life Insurance Company	694TQ	Individual	NFR TQ	04/09/98				IL	20.00%	20.00%	07/24/01	10/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	03/29/98				IN	20.00%	20.00%	02/18/02	05/01/02
Medico Life Insurance Company	694TQ	Individual	NFR TQ	02/17/98				KY	20.00%	20.00%	10/16/01	02/01/02
Medico Life Insurance Company	694TQ	Individual	NFR TQ	07/29/98				LA	20.00%	20.00%	08/24/01	10/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	05/01/98				MI	20.00%	20.00%	09/01/01	12/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	07/27/98				MN	20.00%	20.00%	09/28/01	12/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	01/27/98				MO	20.00%	20.00%	02/15/02	05/01/02
Medico Life Insurance Company	694TQ	Individual	NFR TQ	01/30/98				MS	20.00%	20.00%	08/22/01	10/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	05/29/98				MT	20.00%	20.00%	07/02/01	10/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	01/08/98				NE	20.00%	20.00%	06/28/01	10/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	03/24/98				NH	20.00%	20.00%	12/19/01	03/01/02
Medico Life Insurance Company	694TQ	Individual	NFR TQ	02/05/98				NV	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	694TQ	Individual	NFR TQ	03/17/98				OH	20.00%	20.00%	08/07/01	10/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	03/18/98				OK	20.00%	15.00%	09/24/01	12/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	02/13/98				OR	20.00%	20.00%	07/18/01	10/01/01

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
N/A - Not Available by the company.

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Individual Policies

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Medico Life Insurance Company	694TQ	Individual	NFR TQ	07/21/98				PA	20.00%	20.00%	09/14/01	12/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	03/16/98				SD	20.00%	20.00%	07/18/01	10/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	06/18/98				TN	20.00%	20.00%	08/10/01	10/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	03/09/98				UT	20.00%	20.00%	06/27/02	09/01/02
Medico Life Insurance Company	694TQ	Individual	NFR TQ	03/19/98				VA	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	694TQ	Individual	NFR TQ	06/09/98				WI	20.00%	20.00%	08/13/01	10/01/01
Medico Life Insurance Company	694TQ	Individual	NFR TQ	03/04/98				WV	20.00%	N/A	06/15/01	N/A
Medico Life Insurance Company	694TQ	Individual	NFR TQ	01/21/98				WY	20.00%	20.00%	08/07/01	10/01/01

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
N/A - Not Available by the company.